LIFE BIBLE MINISTRY

Matthew 18 (Part 5) :21-35

The Unforgiving Servant

Pastor Paul LeBoutillier · April 18, 2026

SERMON TRANSCRIPT

As we finish out the 18th chapter of Matthew we come to the final statement that Jesus gives us on restoring personal relationships. We've been dealing with that now for a few weeks. Last week Jesus gave steps to resolving when someone has sinned against you and those statements moved Peter to ask the following question. Look with me in your Bible at verse 21. Then Peter came up to and said to him, Lord how often will my brother sin against me and I forgive him?

As many as seven times? Peter is actually being generous by making the suggestion of seven according to modern rabbinical teaching at the time. You were really only required to forgive someone up to three times when they offended you. After that you were under no obligation to extend forgiveness of any kind. So you know Peter probably thought you know I'm doing myself you know a real virtuous service to express to the Lord you know a few extra times of forgiveness here.

So what do you think Jesus? Seven times you think that would be a good amount to forgive someone? In verse 22 I love Jesus's response. He says I do not say to you seven times but seventy seven times. And that by the way is not to be taken literally.

Jesus is not specifically saying to you keep track when someone sins against you and when you get to 490 just know that you've reached the last one and after that you can blow them off and consider them the worst of the worst and he's not saying that. The statement seven times seventy seven times or whatever it might come to is all about the issue of driving home that you and I are to never stop forgiving. That we are to be people of forgiveness. That is our heart toward people. It isn't always the reality of the situation is it but it is to be the heart and so that to further drive home the point of that Jesus tells the following parable beginning in verse 23.

Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants and when he began to settle one was brought to him who owed him ten thousand talents. Now you've heard probably as you've gone through passages like this or maybe even this one that that was a lot

of money. Maybe you don't realize how much money. A talent was quite a bit of money back in those days. A talent equaled 20 years of savings.

20 years of earnings not just savings earnings. Okay so one talent equaled up to 20 years of what someone in that day and age would earn in their labors. How much did this man owe? He owed ten thousand talents. Okay now I had I am awful at math and my wife is very good.

Thank God she's home from India. She just got home here as you know Thursday night and so I had to pull her in to my study process and I said okay let's let's run some figures here and we looked up today I wanted to see what this would would kind of would would be like for today. What it is I looked up on the the census information kind of like average household income in the United States of America and considered okay that's an annual income for a household. It's this much here and then you take it and say okay now 20 years worth let's say someone who had that income for 20 years how much money would they have then multiply that by 10,000. In today's terms this loan or this this this debt would have equaled about a billion dollars.

Okay and I checked my figures with my mathematical wife and and and and we looked at it together on the calculator and it would equal about a billion with a B billion dollars. Okay now if that sounds incredibly outrageous to you it's meant to and you'll see why as we go on. Suffice it to say the man is is completely bankrupt in his ability to repay the debt and and he couldn't hope to repay it probably in a thousand lifetimes. It says in verse 25 here that since he could not pay his master order him to be sold with his wife and children and all they had the payment be made and that was fairly common in those days if someone owed a debt that they could not repay. Essentially the person to whom they owed the debt had the right to sell them to into slavery servitude.

Don't think of slavery in terms of the way the United States did slavery. It was a whole different it was it was a mechanism back in those days to recover debt and they they you had the right then to sell that person and all their belongings so you could have an estate sale and then you could sell the people. It's kind of like so having an estate sale that includes the people. Okay so you sell the estate you sell the people into service and then you you recover at least a portion of your losses and obviously this man isn't going to recover everything that he is owed by this servant but he has the right to do it and so he basically says okay fine you can't pay me back that money then you know you and all your belongings shall be sold and at least I'll recover some of the money and and so forth and so he orders that to happen. Verse 26 gives us the response of the servant.

So the servant fell on his knees imploring him have patience with me and I will pay you everything and it's it's kind of a pitiful sort of a response because there's no way he could as I said before probably in a thousand lifetimes he couldn't have repaid the debt and that again is the point of the parable but it tells us here in verse 27 and this is really amazing but it says and out of pity for him the master of that servant released him and forgave him the debt that is incredible that is absolutely amazing instead of demanding anything instead of putting him on an easy payment plan and said listen all right I won't sell you into slavery I tell you what you pay me 10% of your income per annum for the rest of your life and we'll call it good he had the right to do that he had the right to really do anything but it says that he looked at this man and he took pity on him he saw the situation for what it was it was a pitiful situation and it says that he just forgave the debt he said that he forget it forget it I don't want a penny of it it's it's it's done it's over and I want you to I want you to see something here this morning people this is the definition of forgiveness this is it right here what you're seeing what you're seeing this master do is to define forgiveness for you and I it it means to to cancel the debt that someone owes you it's what it means to forgive all right that is the essence of not only forgiving but being forgiven as well if you're on the receiving end of that forgiveness it means to have your debt canceled you got a big debt you got a debt that you can't even begin or hope to pay but to have it canceled all right and and you know we need to understand that that that is what removing that removing debt is the essence of what it means to forgive slip I believe there's a there's a great many Christians born again believers who do not extend forgiveness because they misunderstand what it means to forgive or for that matter even to be forgiven but to forgive once again is to release someone from their debt it does not mean however that you have to open yourself up to all that debt again or over again and that is an important distinction the master in this story forgave the man of all the debt but he would have been a fool to lend him money again because the man had proven himself unable to pay he'd proven himself unfaithful in the returning of those or any of the funds that were owed and therefore you know if the master if he was if you know if he was any kind of a businessman or any any kind of man of wisdom at all he probably would have said well you know I forgive you but I don't think we'll be doing business anytime soon but I forgive you I still canceled the debt and that's the part that people don't understand that's the part that Christians don't understand I have talked with people about somebody who has hurt them badly and I will encourage them to forgive and they say but if I forgive then I've got to open myself up to all that abuse all over again and my response is why why what makes you say that Forgiving is canceling debt. You can forgive the debt that someone owes against you and Sometimes it is necessary after that point just to say but from here on out we're done. We're not we're not doing business Anymore, we're not you know, I I'll just tell you right now there there have been people in my life who have Done things, you know Against me and and hurt me or you know, whatever and that's what this chapter has been

largely about is dealing with offenses and I recognize that before God it is my responsibility to forgive those people and In the power of the Holy Spirit. I want to do that desperately want to do that. I want to forgive But the Lord freed me up a number of years ago to understand and realize that just because I have forgiven someone Doesn't mean that I have to be once again open to that person I may I may say and it doesn't always have to be that way, but there are times there are situations where I have said You know, we can't do this anymore.

We can't have this relationship, but I forgive you I mean for all that has happened I forgive you it's done and I know that I've forgiven because I know there's nothing in my heart I know there's no ill will and I can really genuinely pray for that person and really truly Pray for God's best in their lives. And I mean Genuinely Jesus I pray you bless him I pray to bless their socks off and I can do that with it with a genuine heart and when I can I've always You know The Lord's kind of shown me when I can really pray for somebody with a clear heart and really want them to be blessed Then I know that my heart's clear and I know that all that poison that might otherwise kind of reside there to keep you from Really, you know forgiving it's it's it's dealt with it's what you know, okay Jesus, you know, this thing is in your hands And I and I have forgiven but I'm smart enough not to go back there again, you know, we're just not gonna do that We're not gonna go there again Doesn't mean that I haven't forgiven people will do this people will throw this on you and they'll say they'll say hey you have to forgive Me, you know, they'll you never had people do that to you They they come to you and they basically kind of use your Christianity against you and say, you know as a Christian You have to forgive me. Yeah, that's exactly right I do have to forgive you, but I don't have to do it have anything to do with you anymore Now there I'm talking about extreme situations here, okay I'm talking about situation where the individual is unrepentant or they've just shown you Time after time after time that there is not any kind of faithfulness on their part any kind of desire to really make any Real true change in their lives. Okay, that's what I'm talking about And it's just you know And you have forgiven them and just gone on with them many times in the past and they continue to do what they do and there Comes that point where you just have to close the door and just say, you know, I do I forgive you I forgive you. God bless you.

I forgive you, but we're done and That can still qualify as forgiveness, you know, because my heart is clear and I have canceled the debt You don't owe me anything The debt the debt is canceled it is completely canceled But we're moving on so that sort of thing Okay So don't let people hold that over your head and the reason I'm sharing this with you isn't so that you'll do that To people so that you'll blow people off. I'm not it's not my goal My goal is to help you to understand what forgiveness is so that you won't be hindered from forgiving because like I said I've run into Christians who have not forgiven

because they didn't understand That it meant just canceling a debt. They thought it meant canceling the debt and then extending again more credit to that person In other words, if I cancel your debt, that means I have to extend you credit again, and I'm using figurative terms here You understand? It doesn't mean that at all, right a bank could say to you I'm no longer gonna lend you money, but we've forgiven your last, you know loan because you defaulted on it Done you have to pay it back, but you're not getting in here anymore to take advantage of the bank You see is the same thing can be true of individuals. We don't hold ill will in our heart toward that person You know, we we don't think about them or talk about them or refer to them in negative terms You know, we just we've just learned We've learned you know, it's like hey I love you.

I forgive you truly from the bottom of my heart. I forgive you, but we're not going back again We're not going around for round 12, you know, we're done. I love you, but we're done, you know So be free to forgive you guys if somebody has done something even if they haven't even come to you and ask for forgiveness It's in your best interest to forgive people ask me that all the time Am I under any obligation to forgive someone, you know, even if they haven't asked for forgiveness? Well, you know, let me tell you something Let's not talk about it in terms of obligation. Let's talk about it in terms of what's healthy for you You want to have a healthy relationship with Jesus Christ?

Forgive your enemies Pray for those who persecute you pray for those who spitefully use you you want to have a good walk with Jesus Then don't predicate forgiveness on what somebody says to you you predicate your forgiveness on what Jesus did for you Yeah, that's gonna then you're gonna be healthy emotionally and spiritually But holding back forgiveness is kind of like you drinking the poison and expecting the other piece in the person to be hurt by it It's it's you know Holding on to unforgiveness and bitterness is a poison in you and it's not going to hurt the other person But it will hurt you and it will hurt your relationship with Jesus Christ and your relationship with other people It is always in your best interest to forgive to cancel debt always always always So remember that let's move on verse 28 but then that excuse me when that same servant went out he found one of his fellow servants who owed him a hundred denarii and Seizing him he began to choke him Saying pay what you owe now, let's talk about this amount of money in terms of what we saw before a hundred denarii Would be approximately a hundred days Wages you might have heard that this is only equal to just a few bucks It is it is more than that because a denarii would be given to someone for a day's wages A hundred denarii would be a hundred days wages So, you know we're talking about some money here, but by comparison It's a just a little money. In fact, I Looked it up and it is approximately one 500 thousandth of what the first man owed in debt Okay, if that puts it into any kind of mathematical perspective for those of you who have

mathematical minds I just have to assume that that helps some of you because I have no clue but one five-hundred thousandth of a percent is Is what this basically, you know comes to one five hundred one five hundred thousandth of his own debt All right, so he grabs him by the neck and he says pay back what you owe me look at verse 29 And says so his fellow servant fell down and pleaded with him have patience with me and I will pay and I will pay you Exactly what the first servant who's now choking his fellow servant said to the master exact same words but it says in verse 30 that he refused and He went and put him in prison until he should pay the debt called debtors prison And when his fellow servants saw what he had taken place they were greatly distressed and they went and reported to their master all that had taken place and Then his master summoned him and said to him you wicked servant I forgave you all that debt because you pleaded with me and he basically said I I forgave a billion dollars in debt because you asked and then he says in verse 33 and Should not you have had mercy on your fellow servant as I had mercy on you and in? Anger his master delivered him to the jailers until he should pay all His debt and so also Jesus says verse 35 My heavenly father will do to every one of you If you do not forgive your brother from your heart, let me read the whole verse again So also my heavenly father will do to every one of you if you do not forgive your brother from your heart and that last verse of The story of the parable and the last verse of the chapter is for you and I this is this is this is the the moral Of the story. This is the lesson and As we look at this and and we we outline this We see we see that this isn't a tough parable to figure out there's nothing hard here This isn't this isn't rocket science. Let me put these up on the screen Just we'll look at these points one by one The first thing that Jesus wants us to know is that our sins are beyond repayment and That's that's so important and and hopefully everybody knows that I hope everybody here and within the sound of my voice knows that You you can't you can't pay back You can't pay back God for what you've done.

I can't pay back. God is beyond us Jesus Jesus Purposely gave us this astronomical Mount of this 100,000 talents to communicate to you and I that that there is this debt looming over our heads Between you and God that is that is unpayable It's you you're not gonna you're not gonna ever you couldn't possibly pay it back, you know ever and so that's the first thing Jesus wants you and I to understand but the most You know beyond that and you know, that's that's what we call the bad news Okay, you guys know that you know, we refer to the gospel as the good news the good news We would love talking about the good news But you can't even get to the good news until you've gotten past the bad news The bad news is you and I have a debt that is completely beyond us beyond our ability to repay and Then once we grapple with that and we understand it and we accept it Then we can get to the good news and the good news is what is next God has canceled our debt all of it Every single and it was beyond your ability to pay and you and I came to Jesus and we said we said Lord Lord forgive me forgive me for all that I've done. And what did he

do? He canceled our debt Wonderful Wonderful, we never ever want to forget that we've had that huge debt canceled And the third thing that Jesus wants us to see from this parable is that any offenses that are committed against us? Against us by others are small in comparison That means what people have done to you the way they've hurt you the way they've abused you the way they've spoken to you the things they've said the things they haven't said and whatever else they might be God wants you to know That although he understands that those are significant.

He understands that those are real if you're gonna compare them To what you have done against a holy God They there is no comparison There is virtually no comparison and I and I'm not trying to make anybody feel bad But the fact of the matter is any sins that were committed against you were committed by a sinner to a sinner But when we commit our offenses against God we are sinners who have offended a holy God a righteous pure holy God and that makes it infinitely worse and so Jesus wants you to know through this parable and The next thing he wants us to know is that God expects you and I to forgive as We have been forgiven that is an expectation on God's part and the statement that Jesus put in the mouth of the master in this parable is Key in this parable you should have mercy on your fellow servant as I had mercy on you God is looking to you and I To show to others the same level of mercy the same kind of forgiveness that we've been shown He wants you and I he ex now he expects you and I to show that to others and and he wants you to understand that What it looks like? When you don't It looks like you getting down on your knees and going. Oh god. I'm just a pleb So sorry and God says all right I'll wipe it out I wipe out that that that debt that you couldn't possibly repay and then it's like you walking down the hill and finding some one of your fellow servants who owes you this smaller much much much smaller amount of money and Grabbing them by the throat and When they plead the same kind of mercy that you pled before God you saying to them. No, I refuse I Refuse to let you go God says and this is what Jesus is telling us in this parable That's how God views you and I when we refuse to forgive When we hold on to bitterness when we hold on to unforgiveness when we enjoy being mad And you know, you might not even think that you're holding on to unforgiveness I Mean you wouldn't you wouldn't verbalize it maybe to anybody but you just know that it's kind of fun to simmer and Sizzle with this thing and just kind of let this thing, you know, yeah, well, you know I mean and and and and we know that it's going on because you talk about it And you bring it up one of the most Heartbreaking things for me to hear of is when I taught here about two Christians and it's even more heartbreaking when it's husband and wife When I hear two Christians Talking and getting into some kind of a squabble and one of them brings up something that happened six ten fifteen years ago and Point to the other person.

Yeah, we'll remember the time and And it's just it's so devastating Because it's the exact opposite of what we are called to do and to be in the lives of our fellow brothers and sisters in Jesus First Corinthians chapter 13 tells us that love keeps no record of wrongs and yet we do it anyway We keep a record we hold a record in tow and we and we wait for the day when we can hang it over someone's head and We can point to it and we can call their attention to it so that we can humiliate them We're just waiting and meanwhile, I'll smile until that day comes when I can humiliate you I'll smile and I'll pretend like we're all good And I'll greet you. Yeah, how you doing brother, but I'll just wait till you cross me and I've got my arsenal and That is a Horrible thing in the eyes of the Lord Absolutely despicable and we've all done it without fail And we know what unforgiveness is all about But it is especially grievous When we have been the recipients of God's forgiveness When we have received and opened our heart To his forgiveness and then we refuse to extend it to others That's what makes it so grievous the last thing Jesus wants us to learn from this parable is And this is the this is the thing if we refuse the result will be God's anger and some form of punishment You might say well pastor Paul. What's he talking about here? I don't know. I Don't know.

You know what a Parable is given to us here in such a way that we're to receive it just as Jesus explained it We're not it to attempt to draw spiritual conclusions from it that are not absolutely and outright Explained all we're supposed to do is look at it and say what is he trying to say to us here? What do we know for sure? Well, here are the things that we know for sure our sins are beyond repayment God has canceled all of our debt the offenses that others commit against us are small by comparison God Expects us to forgive as we've been forgiven and if we refuse there are consequences Serious consequences and it displeases God Greatly, and it's something that we need to we need to reckon ourselves to We need to understand this from the from the standpoint of God's Word now I want to end here this morning before we take communion I want to end by highlighting just one of the points that that that we learned from this passage And so I'm let me let me just highlight the second point God has canceled our debt Let me let me just emphasize something very very important. Okay, and that is how God canceled our debt Because you know there's always repercussions when a debt gets canceled, you know somebody somebody's gonna pay you know, I mean Somebody's gonna pay if you owe somebody a ton of money and You know that debt gets canceled it doesn't just evaporate into thin air Somebody's got to pay Either the person who gave you the money has to eat the loan or whatever the somebody's gonna pay The same is true about sin in the spiritual realm when God forgives you When God says to you I forgive you of all the things that you've ever done do you understand people somebody's got to pay Somebody's got to pay for that sin all that sin that you and I did somebody's got to pay the price Who's gonna pay do I have any volunteers somebody want to pay for the sin of mankind You see this is the part we forget We think

God's forgiveness is kind of like our forgiveness from the standpoint that I can just kind of blow it off Say that I don't worry about it. God can't say don't worry about it You know why?

there is a spiritual principle that is in place that cannot be moved and That spiritual principle says this the wages of sin is death Paul echoed it in the book of Romans and it is as sure as you and I it is sure as the very existence of God the wages of sin is Death here's the bottom line somebody had to die You and I got off scot-free, but somebody had to die the fact of the matter is the reason that God has Cancelled and can cancel our debt is because someone did die and it was God's only son Jesus Christ came God canceled the debt Jesus paid it in full and That's what happened on the cross and that's why when Jesus hung there on that cross and yelled out it is finished Do you you guys have heard this before that is a? Financial term it means paid in full He paid it guys It's not like God just took our sin and and swept it under the rug and said, okay, they asked for forgiveness So that's all good. I'm just really happy they did and I'm sure they'll never do it again That's not what happened people He forgave us because somebody paid the price Jesus came as He in his own words To give his life as a ransom for many and that he did on the cross by dying there With your punishment and my punishment heaped upon him on that cross and it was so brutal. It was so cruel It was so horrible that the Son of God cried out on That cross my god. My god.

Why have you forsaken me? What was going on on the cross there, yeah, the Son of God was being forsaken Because the father could no longer bear to look upon the Son because he bore on that cross The penalty of your sin and my sin and Jesus was forsaken on the cross he was forsaken so you would never have to be He was judged so you would not be judged And that's the beauty That's the financial mechanics behind God wiping out our debt You You